

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)
)
 ONG) Art Unit: 3692
)
 Application No. 10/506,739) Examiner: Robinson, Kito R.
)
 Filed: April 14, 2005) Confirmation No. 5266
)
 FOR: **ELECTRONIC TRANSFER SYSTEM**)

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

MAIL STOP AMENDMENT
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

BALLARD SPAHR LLP
Customer Number 23859

April 2, 2010

Sir:

In response to the Official Action dated December 2, 2009, Applicants respond as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 17 of this paper.